



CASE STUDY

Quickly Digitizing Mortgage Claims
Using Low-Code to Accelerate
Mission Performance

BUSINESS NEED - Like many government organizations, our client provides government backed loans to citizens. This particular client managed a portfolio of over \$10 billion dollars. The client's loan application process, however, was lengthy, inefficient, and paper-intensive. These inefficiencies have existed for decades, and directly contributed to escalating IT cost, and frustrated mortgage lenders and citizens. The client wanted to take an agile and modular approach to modernizing the entire loan endorsement lifecycle. They selected to modernize the Claims Module first.

The government provides insurance to those lenders (e.g., mortgage companies, banks, etc.) and lenders submit claims when a loan applicant defaults on the loan. Lenders use the legacy, paper-intensive Claims Module to file their claims with the government. A mixture of outdated and convoluted systems, paper, and fax submissions supported the claims operations process. The process created major fragmentation, and lag times of 1-4 years in processing lender reimbursement claims, which frustrated lenders.

OUR SOLUTION - Pyramid architected, built, and implemented a low-code, hybrid Salesforce PaaS solution integrated with an AWS General Support System (GSS) built on GovCloud. Pyramid designed and implemented the AWS GSS using a landing zone model to enable HUD to securely scale their cloud adoption and migration. The AWS GSS provided an umbrella security perimeter, inheritable Authority to Operate (ATO), and a common set of microservices that any other future Claims Modules can use. All subsequent applications (or modules) within the ecosystem will inherit the security parameters, so new applications don't have to recreate security rules, simplifying and expediting the ATO processes for future applications.

New tracking and analysis capabilities for servicers and the government client were added, as well as state of the art automation to improve accuracy and reduce redundant work. Lenders can now see the status of their claims in the new system, and the government can run reports for statistical information - neither functions were possible in the legacy systems.

RESULTS - In as little as 6 months, using an Agile/DevSecOps methodology, the first claim type (called Claim A) was rapidly developed and deployed to production with eight other claim types to be developed throughout 2020. Benefits the agency and lenders have experienced include:

- Lenders submit Claim A online in 17 minutes and receive payment in days versus the previous labor-intensive, paper-based process that took up to 17-months.
- Lenders are recognizing a significantly improved and streamlined claims experience.
- The agency saves millions in data entry and storage services that are no longer needed.
- Mortgage lenders saving millions of dollars in printing and shipping expenses.

The modernized Claims Module will strengthen the government's relationship with lenders, extend affordable housing for eligible citizens, and enhance mission performance.



Do you need to rapidly modernize a legacy system? Let Pyramid Systems help you quickly build a low-code solution for improved mission performance! Contact us at info@PyramidSystems.com for more information.